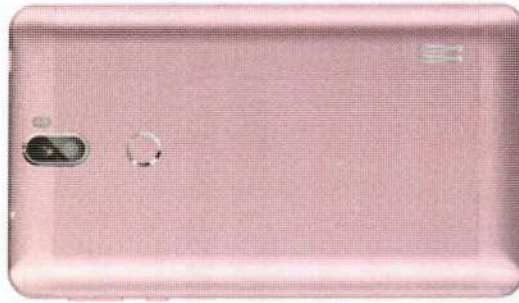
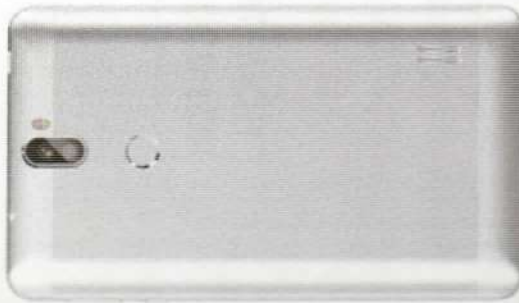


RADDY FIBER SMARTPHONE ASSEMBLING FACILITY



... SIM CARD TECHNOLOGY, SMART ENGINE AND RADDY MOBILE PHONE DEVELOPMENT

January, 2023

Submitted to:



The bank that listens



PROJECT HIGHLIGHT

Raddy Mobile phone, Smart engine & SIM Card Technology

PROJECT HIGHLIGHTS

- ✓ Assembling of Android Smartphones and Tablets
- ✓ **PRODUCTS:** Android 6/7/11 smartphones 7 & 10-inch Tablets
- ✓ **PRODUCTION CAPACITY:** Min 2500 - max. 9000 units per day.
- ✓ **TARGET CLIENTS:** Middle to lower market consumers, public service agents & educational institutions.
- ✓ **BUSINESS MODEL:** Semi-Knocked Down Assembled smartphone & tablets; Durable enough to endure the tropical and rural market conditions.
- ✓ **JOB:** 800 employment for factory jobs.



RESOURCES NEEDED FOR PROJECT COMPLETION

- Production building
- Equipment's
- Shop outlets,
- after-sale services
- technical expertise from DIT

FUL CAPACITY PRODUCTION LINE:

Smart phone	9,000 per day
Tablets	4,500 per day
Laptops	2,200 per day
Mini PC	1,500 per day

DISTINGUISH FEATURES :

- The products are embedded with Raddy SIM card within.
- The Smartphone / tablets possess additional slot for Universal SIM card
- Raddy SIM Card has digital linkage with Smart engine + Cloud technology
- Raddy SIM Card make smartphones to perform in wide application of micro and macro economy activities

EXECUTIVE SUMMARY

The World is in the Fourth Industrial Revolution dominated by information, communication technology (ICT). Most activities around the world, are conducted using ICT.

As we stand at the cusp the 21st Century, Tanzania recognizes that the future will be dominated by those with advanced technological ability, high productivity, efficient communication infrastructure and above all development of highly skilled manpower. It must prepare to capture opportunities brought about by technological advancements. Tanzania, must therefore, adapt to the rapid growth of the ICT industry.

Raddy Mobile phone, Smart engine & SIM Card Technology

The summary presented herein is part of that roadmap. It ascertains over and above the technical aspect of the proposed smartphone assembling facilities, Smart engine and SIM Card technology performing under cloud management and services.

Raddy Fiber Solutions Limited is proud to play its part as one of the promoters, be part of those involved in facilitating the deployment of broadband network and economic engine platform, as part of a unique, one-of-a-kind technology-based endeavour, involving a multitude of stakeholders and provide for Government plans for the near and long term.



TANZANIA'S DIGITAL ECONOMY POTENTIAL

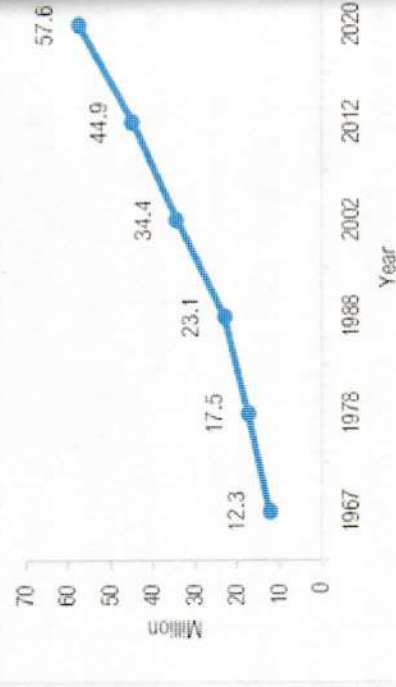
Raddy Mobile phone, Smart engine & SIM Card Technol

Tanzania has made considerable investment in optic Fibre infrastructure via National ICT Broadband Backbone (NICTBB) extending across regions and districts.

Tanzania is one of the most advanced mobile money markets in Sub-Saharan Africa. The service has helped to: reduce transaction costs and improve safety for individuals and businesses. enhance the efficiency of the economy by reducing the need for users to travel long distances to bank branches to make transactions in person. create employment and additional income for tens of thousands of small and medium-sized enterprises (SMEs) acting as mobile money agents.

Tanzania is also among the top 10 M2M markets by connections in Sub-Saharan Africa.

Expanded mobile technology use would increase efficiency and boost productivity levels in farming communities, and consequently increase economic output



OVERVIEW - MOBILE PHONE INDUSTRY IN TANZANIA

Key Mobile phone, Smart engine & SIM Card Technology

Tanzania is undergoing a digital transformation. This is reflected by the growing number of people connected to communications and internet services. The transformation has a profound impact on the country's social, cultural and economic frameworks via enhanced access to key services, improved productivity and efficiency across sectors.

View of the significant contribution of mobile technology and the activities of mobile operators to Tanzania's development goals, there is need to create an enabling environment to sustain growth of the mobile industry and continued investment in network infrastructure and services.

MOBILE INDUSTRY IN TANZANIA

Tanzania's mobile phone subscriptions rose to nearly 44 million recently. Internet users rose to 23.14 million.

Like other African countries, the surge over the past decade, underpinned by the availability of cheaper devices.

Mobile-phone subscribers 33 Mill registered mobile money accounts by June 2021, made 2 bill transactions valued at Tshs188.7 Trillion.

- More than 70% of Tanzanian market uses feature phones and not smartphones. Market is dominated by China originated imports. Regionally, notable early movers Rwanda's Mara Group's smartphones are more expensive than others in the region.
- Egypt, Algeria, and South Africa all have phone assembly plants, made with parts from China and other non-African countries.
- The regional economic integration areas and the new AfCFTA provide an opening for expanded single smartphone market.



THE PROJECT VISION

Raddy Mobile phone, Smart engine & SIM Card Technology

The proposed herein entails the setting up of Smartphone Assembling facility at Mkuranga district in Tanzania. The vision of project is to have Mobile phones manufacturing factory at nearest future which including the process of creating Raddy special SIM Card unit to function as Data import & export facility at development of smart engine.

The final products will include smartphones, tablets, laptops and SIM Card which is promoted as part & parcel of the "Smart Micro to Macro economic linkages" defined as a mechanism which, through its uses, facilitates the digitization of economic activities.

Raddy Smartphone Assembling will generate to types of SIM Cards which are: **Thin SIM Card** and **Embedded SIM Card**

The driven catalyst of project is premised on enablement of building infrastructure, technical expertise, equipment, etc.

The smart engine establish cloud services into development of digital tools/ apps carried out by special SIM Card which facilities Data import & export of micro to macro economic activities.

The fulfillment of FTTH Infrastructure across Tanzania will guarantee **Internet of grid & Telecommunication's** penetration to stimulate Integration of smartphones, tablets and laptops usage.

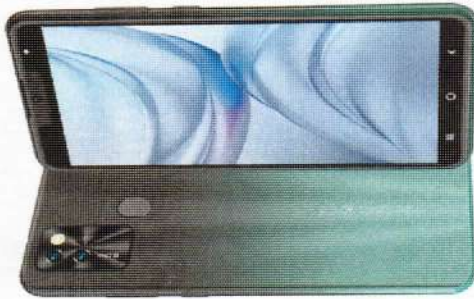


SAMPLE OF PRODUCTS SAMPLE

Raddy Mobile phone, Smart engine & SIM Card Technology



71.8*152*8.85mm
Android 6/7



163*76*9mm
Android 7



A-M8042M-8B
124.6*208.6*9.3mm
Android 11



All products are characterized by durability, endurance attractiveness and energy efficiency to minimize the impact of climate change.

Are manufactured bearing in mind the arduous conditions of the African market and priced competitively to be affordable

Typically include these minimal features:

Display: 5.45 IPS 480*960px

CPU: 3GMTK6580/4GMTK6737

Memory: 1RAM+8ROM/2RAM+16ROM
3RAM+32ROM

Embedded Card: Built in Raddy -SIM Card technology

Camera: 2MP(front)+2MP(back)/2MP+5MP

Battery: 1580mAh/2000mAh(19C)

Sensor: G Sensor, GPS, Support Fingerprint

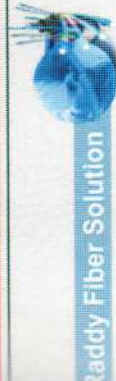
Other: Wifi,GPRS,BT,FM,5V1A Charger



VALUE ADDED BY RADDY SMARTPHONE ASSEMBLY

Raddy Mobile phone, Smart engine & SIM Card Technology

Leveraging mobile technology to realize the development goals in Tanzania requires collaboration by all stakeholders: the government, development partners, private sector and the mobile industry. In line with these objectives, Raddy Fiber Solution seem the need to investment into Smartphone Assembling plant with significantly to the end-user realization of Tanzania's digital economic practice. The apprehensive target of Raddy Fiber in achievement of Fiber Manufacturing as well as Smartphone Assembling facility is the key driver for implementation of smart Micro to Macro economic inclusion in Tanzania and across SADC countries.



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SIM CARD TECHNOLOGY

Raddy Mobile phone, Smart engine & SIM Card Technology

Raddy Fiber Solution prefer to establishes SIM Technology which term stand for **Subscriber Identity Module** or **Subscriber Identification**. The focus of Raddy's objective is to emphasis not only by calling and texting services but also for e-payment and for distribution method.

The proposed **Module embedded SIM (eSIM)** will be embedded directly into a device during Assembling process as it imitates programable application in integration with EEP – cloud services & mobile functions. The surface mount Format provide the same electrical interface as the full size, 2FF and 3FF SIM Cards, soldered to a circuit board as part of the Assembling process.

A **thin SIM** also known as overlay SIM or SIM overlay, it is a very thin device shaped like a SIM card, approximately 120 microns thick. It has contacts on its front and back. It will be used by placing it on top of a regular SIM card. It will provide its own EEP functionality while passing through the functionality of the SIM card underneath. It can be used to bypass the mobile operating network and run custom applications, particularly on non-programmable cell phones.

Its top surface is a connector that connects to the phone in place of the normal SIM. Its bottom surface is a connector that connects to the SIM in place of the phone. With electronics, it can modify signals in either direction, thus presenting a modified SIM to the phone, and/or presenting a modified phone to the SIM

The Raddy associated SIM card technology would be of two kinds:

- ◆ Module embedded SIM (eSIM)
- ◆ Thin SIM card



M CARD TECHNOLOGY

Raddy Mobile phone, Smart engine & SIM Card Technology

To undertake the problem of supplying farm inputs (such as improved seeds, agrochemicals and fertilizers) at subsidized prices to the farmers, Raddy Fiber & Associates is proposing SIM Card Technology that compose an e-Wallet system as new strategic plan for an efficiency and sure distribution method.

The considered innovation of the system is the introduction of a digital identification system which ensures direct delivery of subsidized farm inputs (including fertilizers) to farmers, via Global System for Mobile Communication (GSM) phones.

The Raddy proposed smartphone and an engine's integrated apps can be used to control the output of feed and seed that gets distributed into the soil.

The ability to use Raddy produced tablets with the apps loaded to the SIM card will help farming community better manage their land and crops, especially when they need to work on the land or away from it.

Raddy Fiber solution motivate the private and public sectors to ensure their farming have access to the necessary technology to implement precision farming techniques which will be need to become a priority.



SMART ENGINE ENGAGEMENT TO RADDY BUILT IN SIM CARD'S MOBILE PHONE

Raddy Mobile phone, Smart engine & SIM Card Technology

- The engine and the sub-platforms foster home grown initiatives; decentralizes diffusion of technology and allows for efficient cross-sectoral service delivery; and fights silos creation for optimization across value chains.
- The conceptual delivery of Raddy Mobile phone with embedded SIM Card technologies facilitate micro & macro economic strategies to capture the potential economic value addition through the smart engine via cloud service.
- The Value creation in Raddy Mobile phone SIM Card technology provides for complementarity between micro to macro economic sectors by properly governing economic innovation.



DIGITIZATION

The process of making information available and accessible in a digital format.



DIGITALIZATION

The act of making processes more automated through the use of digital



DIGITAL TRANSFORMATION

The process of devising new business applications that integrate all the digitized data and digitalized applications.

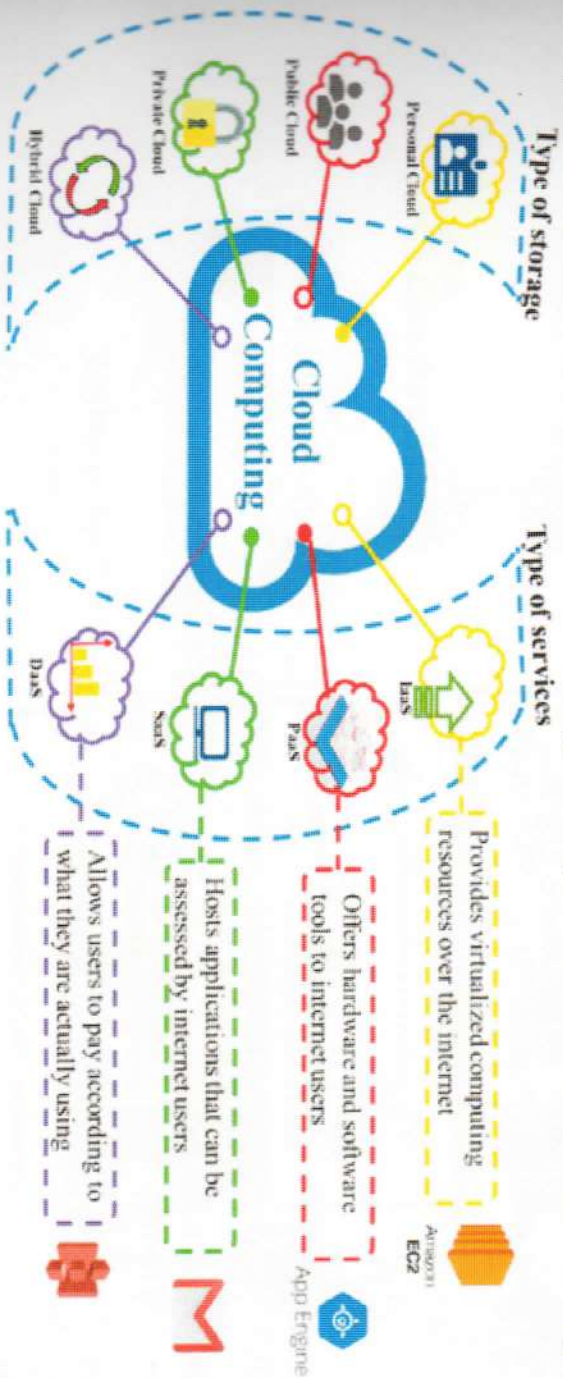


CLOUD SERVICES FOR DIGITAL TOOLKITS MANAGEMENT

Raddy Mobile phone, Smart engine & SIM Card Technology

- Economic engine platform – EEP is referred as cloud computing technology which is digitally controlling digital toolkits as it integrate data import & export services.
- The EEP-Smart engine is also known as Data driven architecture which mechanize the digital revolutionary of data value for micro & macro economic activities.
- The delivery of Cloud services come from Basket of solution's model which is promoted by investment of high speed fiber network infrastructure, Data Center/ ICT Centers.

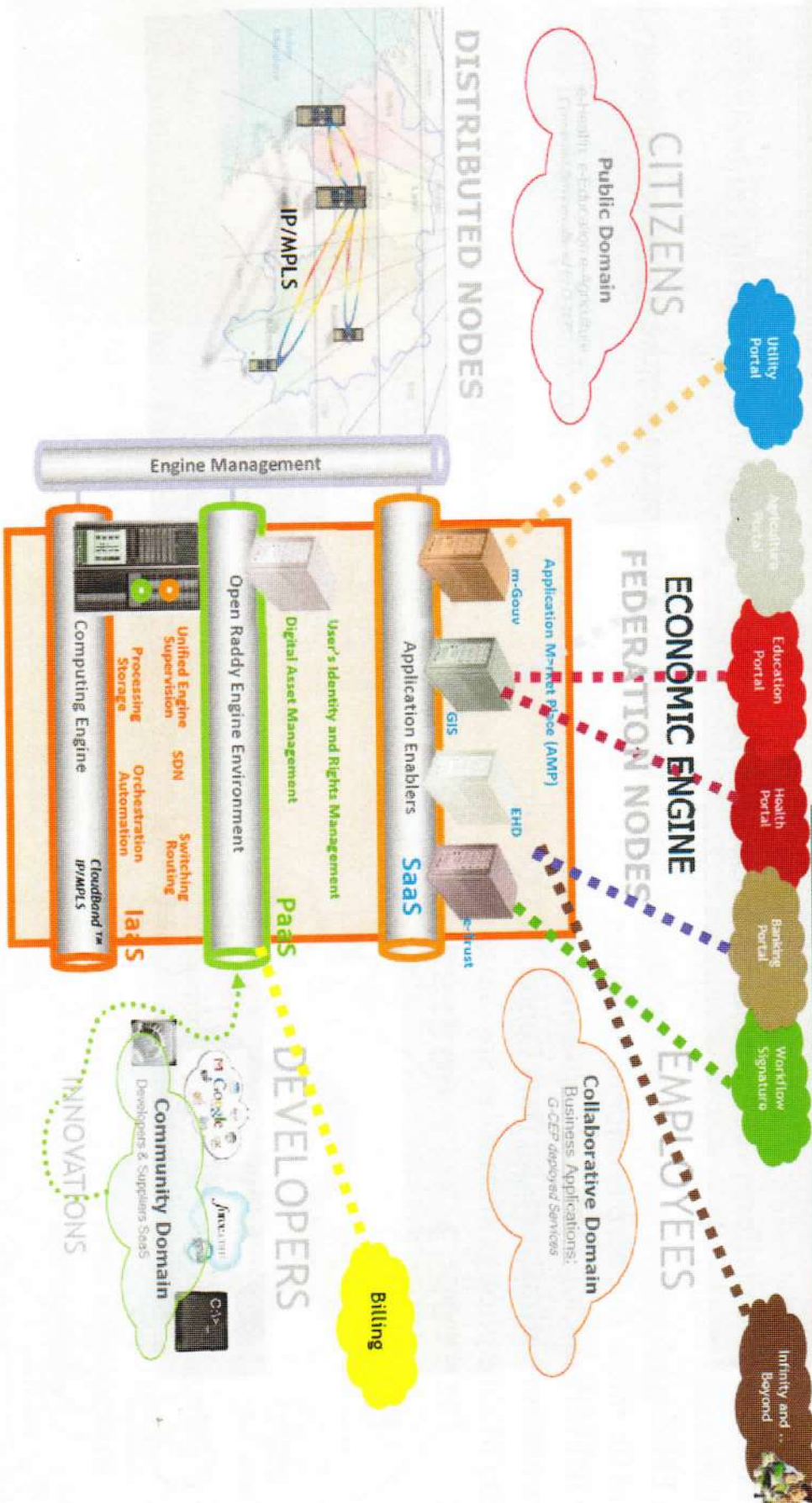
Raddy Mobile phones and tables are working on dependence of cloud services provided by smart engine operation



Cloud Utility facilitate the flow of user data from front-end clients through the internet, to the EEP-engine, and back.

SMART ENGINE ARCHITECTURE

Raddy Mobile phone, Smart engine & SIM Card Tec



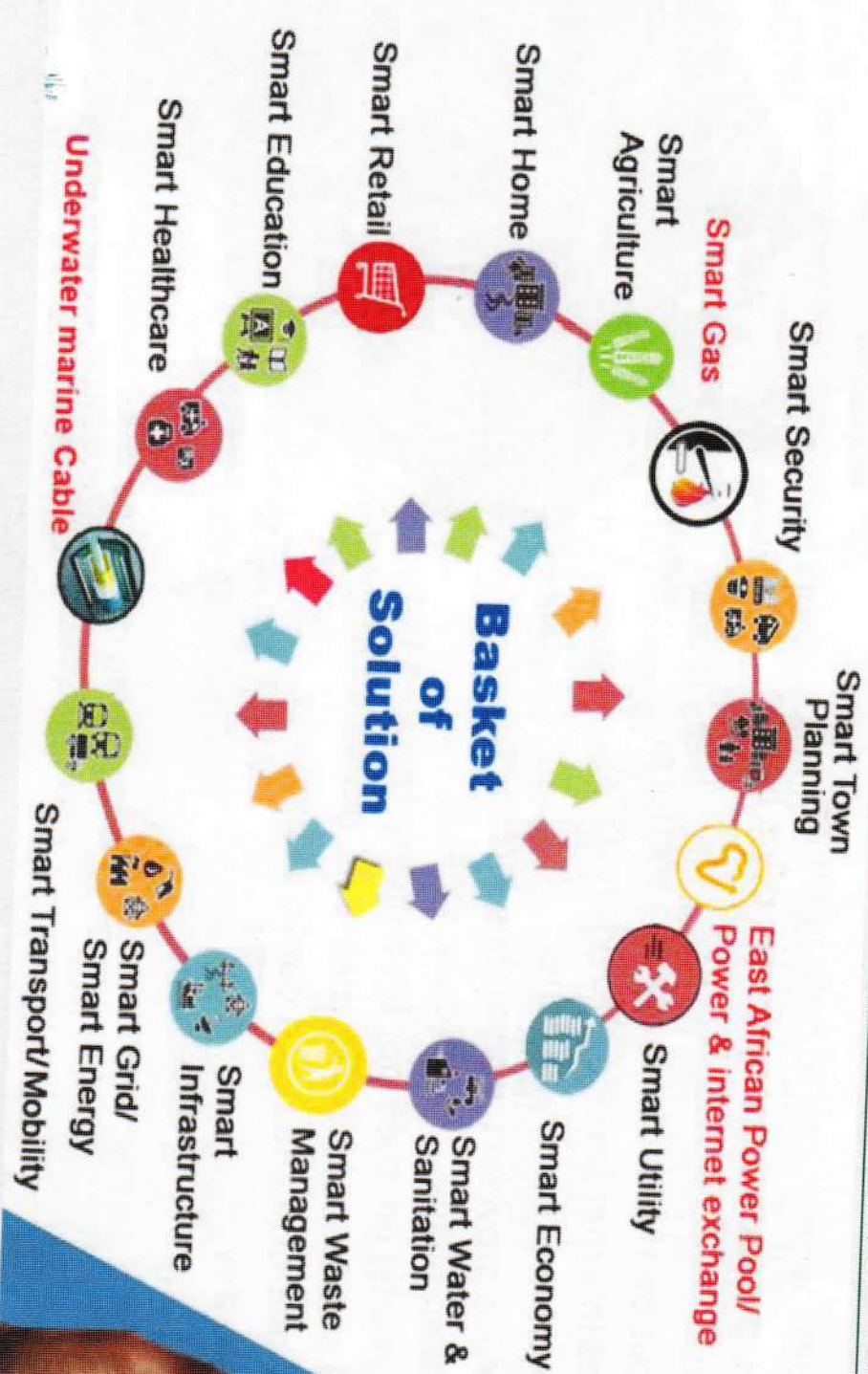
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BASKET OF SOLUTION FOR GOVERNMENT SERVICES

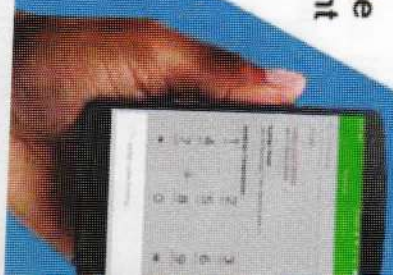
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ERNET OF GRID ACROSS FTTH

The focus will be to deploy solutions to help optimize existing grids, foresee potential issues address them before they affect customers.

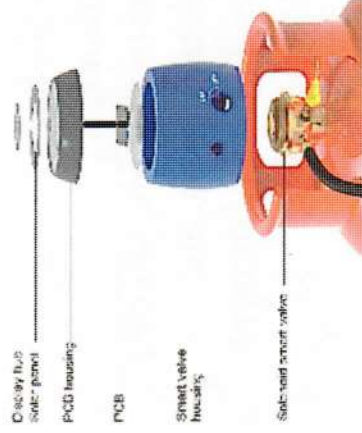
The initiative will focus on the deployment of a platform where parties such as Internet Service Providers (ISPs), Content Delivery Network (CDNs), and other communications service providers exchanging internet traffic can get a detailed billing report (daily, weekly, monthly, quarterly, yearly) on their per bit delivery costs. These providers will also be able to pay their bills online directly through the platform and reach out to a customer support team to make any changes, or regarding any billing issues.

Raddy Mobile phone, Smart engine & SIM Card Technology



SMART MOBILE PHONE FOR VIRTUE PIPELINE IN DOMESTIC USES

- The proposed Technology LED for Virtual Pipeline aim to connect consumers with the gas sources.
- Expectation is to expand the reach of the natural gas distribution infrastructure in order to enhance economic growth up to the wards living community.
- The implemented solutions engage with the installation of smart Technology and Advanced Metering system in home LNG cylinders/ LPG virtue pipeline and small business in its initial pick up.
- Smart Gas metering features combine GPS and IOT technology to eliminate upfront fuel costs and enables millions of homes to access clean portable energy
- The Smart Gas EEP-modal enables customers to use Raddy smartphones to conveniently prepay for daily gas usage and delivery using mobile money
- The EEP registered service providers will be able to provide their customers with a full tank of gas (LNG or LPG), usually against a deposit before cut down.



ADDY MOBILE PHONE FOR SMART CATTLE FARMING

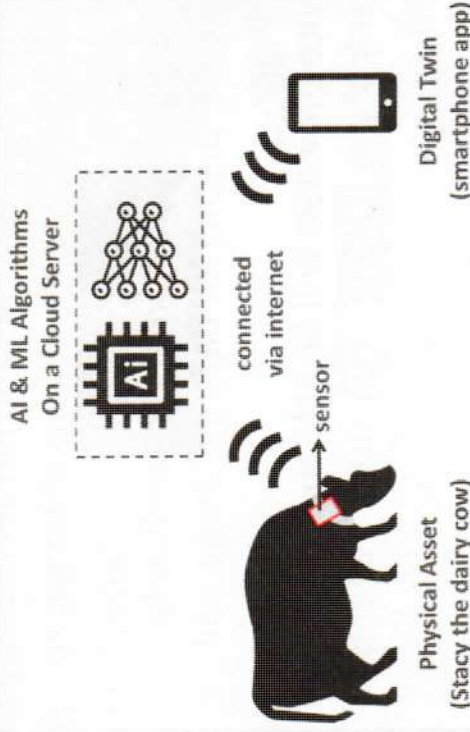
The Raddy proposed EEP architecture designed to integrate with Precision livestock farming (PLF) technologies to automate livestock agriculture, allowing farmers to monitor large populations of animals for health and welfare, detect issues with individual animals in a timely manner, and even anticipate issues before they occur based on previous data.

The Raddy products of Smartphones, tablets and laptops will be introduced to digitalizing animal agriculture with Precision Livestock Farming (PLF) technologies, specifically biometric sensors, big data, and EEP-blockchain technology.

The proposed technology target to help farms optimize economic contribution per animal, reduce the drudgery of repetitive farming tasks, and overcome less effective isolated solutions

Developments in PLF technologies include:

- ✓ monitoring cattle behavior,
- ✓ detecting vocalizations,
- ✓ monitoring coughs in multiple species to identify respiratory illness, and
- ✓ identifying bovine pregnancy through changes in body temperature

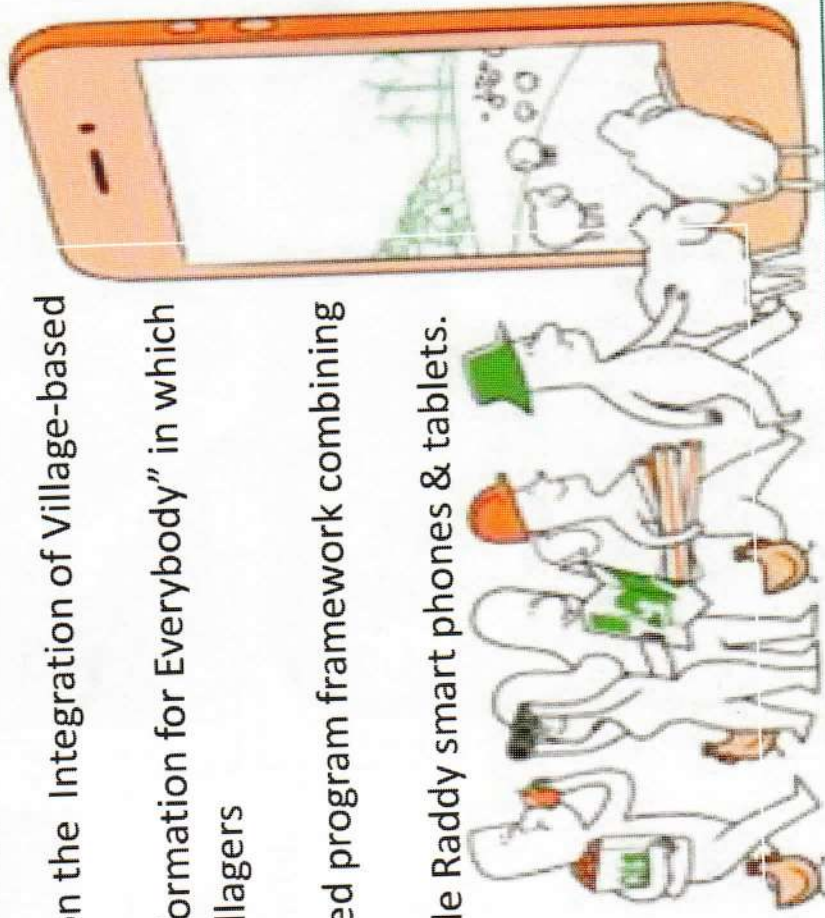


MARKETING PLAN THROUGH SMART MICRO VILLAGE

Raddy Mobile phone, Smart engine & SIM Card Technology

MARKETING
PLAN OF
RADDY
SMARTPHONE
ASSEMBLY
TO SMART
MICRO&MACRO
ECONOMIC

- The proposed idea is focusing in built on strengthening the domestic economy and local development (i.e: **UCHUMI VIJJINI**)
- Smart Micro Village program focuses on the Integration of Village-based Work Programs.
- Based on the concept of “Access to Information for Everybody” in which (ICT) services are easily accessed by villagers
- It designs a village to have an integrated program framework combining the use of:
 - Communication ICT devices include Raddy smart phones & tablets.
 - Productive economic activities,
 - Creative economic activities,
 - Health-education improvement,
 - Poverty alleviation efforts.



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MARKETING LAYOUT PLAN

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TANZANIA & SADC DIGITAL LINE OF ECONOMY



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PROJECT BENEFITS

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General Demands of Smartphones/tablets for Tanzania is about 18,000,000 pieces due to:

- Agricultural purpose
- Machinga Soko
- Youth development program
- Digital wallet (to enable digital payment method and financial security)
- Schools – students get opportunities to electronic learning, creativity, digital sharing, and collaborate beyond the classroom (e-Learning)

Kenya's Demand on Raddy smartphones/tablets is about 20,000,000 pieces for Hustler's fund

Ethiopia's Demand is about 15,000,000 pieces for Safaricom



PROJECT BENEFITS

Raddy Mobile phone, Smart engine & SIM Card Techno

The planned project will be a catalyst for economic development.

Among many benefits which will accrue to the project are:

- 1) Transfer of Technology
- 2) Foreign Exchange Earnings
- 3) Creation of employment for 800 individuals
- 4) Annual Turnover of **USD 476,856,000/=**
- 5) Gross Margin Of **USD 39,738,000/=**
- 5) Sectoral Linkages
- 7) Self-dependence in smartphone assembling facility, sales & after-sale services.



ASSESSING SUCCESS FOR BUSINESS CASE

The business case provides justification, evaluates the benefit, cost & risks and rationale of smartphone assembling project

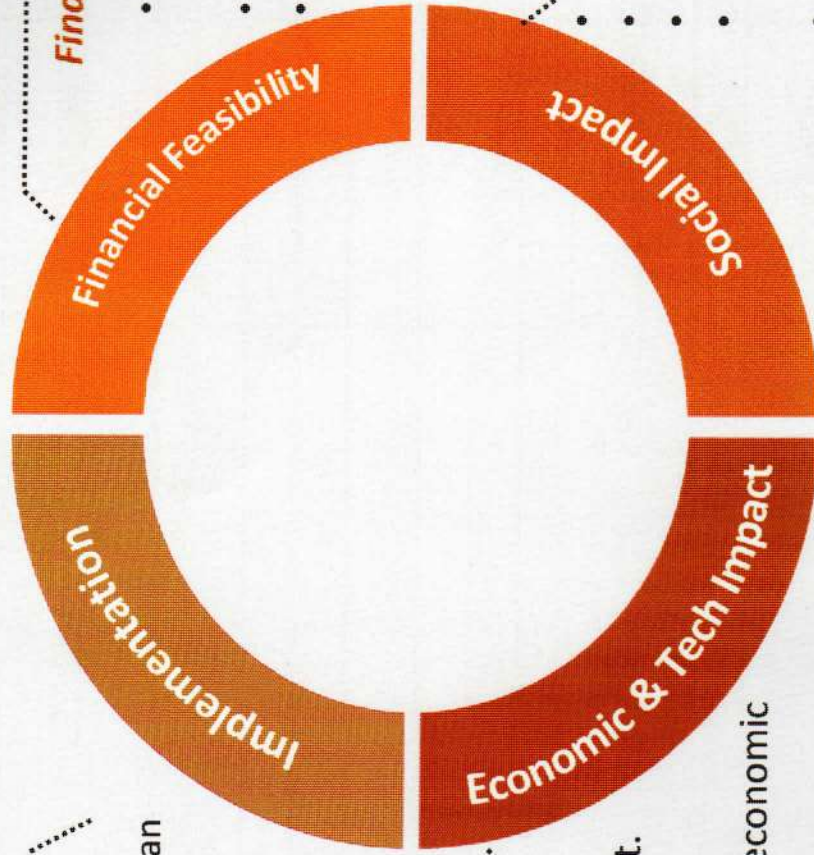
Implementation

Assembling process is of short-term plan for smartphone manufacturing plant fits into overall smart micro to macro economy strategic objectives.

Will offer a more delivery for social economic services

Economic Impact

Reduced economic costs.
Solutions deliver better end result.
Creates more efficiencies.
Long term technological & socio-economic benefits



Financial Feasibility

- Impact on micro to macroeconomy linkage
- Concession partnership
- Revenue share

Social Impact

- Engagement
- Employment opportunities
- Rural economy growth
- Education & Health services' improvement
- Market creating innovations

CONCLUSION REMARKS:



PROJECT INVESTMENT COST

LAND & BUILDING	Existing	Addition	Total USD
Land Value	275,000.00		275,000.00
Buildings Civil Works		1,500,000.00	1,500,000.00
Sub total	275,000.00	1,500,000.00	1,775,000.00

MACHINERY & EQUIPMENT	Existing	Addition	Total USD
Plant & Machinery		1,500,000.00	1,500,000.00
Local supportive equipment in installations		55,000.00	55,000.00
Motor vehicles and trucks		230,000.00	230,000.00
Tools and Spear parts		75,000.00	75,000.00
Miscellanies 15%		504,000.00	504,000.00
		2,364,000.00	2,364,000.00
		3,864,000.00	4,139,000.00

TOTAL COST FOR FACTORY

WORKING CAPITAL

Initial Working Capital for the first (4Months)

	32,008,301.00	32,008,301.00
	32,008,301.00	32,008,301.00
Sub total	35,872,310.00	36,147,310.00
Total Investment cost	275,000.00	

WORKING CAPITAL REQUIREMENTS

Raddy Mobile phone, Smart engine & SIM Card Technology

ITEM DESCRIPTION			AMOUNT IN USD
CURRENT ASSETS			
	Accounts Receivable		
Stocks	SCHEDULE FOR RAW MATERIALS ORDERED	TIME SPENDING	
	RAW MATERIALS ORDERED TO SUPPLIER	30 DAYS	7,478,575.00
	RAW MATERIALS IN TRANSIT		
		30 DAYS	7,478,575.00
	RAW MATERIALS AT FACTORY	30 DAYS	7,478,575.00
	FINISHED GOODS READY TO GO TO THE MARKET	30 DAYS	7,478,575.00
	FACTORY OPERATION COST	120 DAYS	2,094,001.00
CURRENT LIABILITIES			
	Accounts Payable	30 days	
Net Working Capital requested for 4 months			32,008,301.00



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DEPRECIATION SCHEDULE IN USD



	RATE	VALUE	1	2	3
Land & Building	0.50%	1,500,000.00	7,500.00	7,500.00	7,500.00
Plant & Machinery	8%	1,500,000.00	120,000.00	120,000.00	120,000.00
Motor Vehicles	20%	230,000.00	46,000.00	46,000.00	46,000.00
Pre operational	10%	634,000.00	63,400.00	63,400.00	63,400.00
		3,864,000.00	236,900.00	236,900.00	236,900.00



LOAN PAYMENT SCHEDULE

Loan Amount 3,864,000.00
 Interest 15%
 Years

	BALANCE	PRINCIPAL	INTEREST	END BALANCE
1	3,864,000.00		579,600.00	4,443,600.00
2	4,443,600.00	398,598.05	579,600.00	3,465,401.95
3	3,465,401.95	455,652.62	528,266.58	2,481,482.75



PROJECTED PROFIT AND LOSS IN USD

Key Assumptions

Inflation Rate 5%
 Cost of Capital 11%
 Discount Rate 15%
 Duration 3years

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Cashflow Forecast			
	1	2	3
Revenues	138,066,000.00	145,000,000.00	157,500,000.00
Operating Costs	96,024,903.00	100,672,200.00	109,708,800.00
Gross Profit	42,041,097.00	44,327,800.00	47,791,200.00
Fixed cost	14,675,000.00	15,350,000.00	15,721,210.00
Net Operating Profit	27,366,097.00	28,977,800.00	32,075,900.00
Depreciation	236,900.00	236,900.00	236,900.00
Profit before interest and tax	27,129,197.00	28,740,900.00	31,839,000.00
Less Loan repayment	1,601,210.00	1,405,400.00	1,350,000.00
Profit before tax	25,527,987.00	27,335,500.00	30,489,000.00
Taxes 33%	8,424,235.71	9,020,715.00	10,061,370.00
Profit after tax	17,103,751.29	18,314,785.00	20,427,630.00